



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [PACIFIC PREMIER BANCORP, INC.](#)

City/State [IRVINE, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [20,529,486](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PACIFIC PREMIER BANCORP, INC.](#)
[17901 VON KARMAN AVENUE, SUITE 1200](#)
[IRVINE, CA 92614](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	20,105,836			13,330,780			16,735,859			11,528,693			9,797,207																	
Net income (\$000)	164,970			-73,351			60,351			159,718			123,340																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.25	2.65	86	3.62	2.84	87	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89															
+ Non-interest income	0.41	1.11	17	0.20	1.14	3	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8															
- Overhead expense	1.86	2.24	26	2.89	2.63	71	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42															
- Provision for credit losses	-0.36	-0.15	17	2.64	0.85	94	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36															
+ Securities gains (losses)	0.09	0.01	95	0.12	0.03	87	0.08	0.02	90	0.07	0.01	96	0.01	0	90															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	87	0	0	45															
= Pretax net operating income (tax equivalent)	2.25	1.79	79	-1.59	0.64	8	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60															
Net operating income	1.64	1.36	77	-1.10	0.48	8	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47															
Net income	1.64	1.35	77	-1.10	0.50	8	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47															
Net income (Subchapter S adjusted)			2.16		0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.76	3.14	88	4.51	3.78	89	4.17	3.55	85	5.17	4.41	87	5.14	4.24	89															
Interest expense	0.23	0.27	48	0.48	0.66	28	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31															
Net interest income (tax equivalent)	3.53	2.85	87	4.03	3.10	89	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.04	0.13	28	0.12	0.28	36	0.14	0.27	41	0.09	0.21	35	0.01	0.22	12															
Earnings coverage of net loan and lease losses (X)	78.15	4.52	87	11.31	21.56	49	14.51	22.91	57	29.95	24.40	70	170.33	21.75	96															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.71	1.39	76	1.87	1.51	76	2.02	1.58	78	0.41	0.83	14	0.41	0.90	12															
Allowance for loan and lease losses / Total loans and leases	1.71	1.37	77	1.87	1.48	78	2.02	1.55	79	0.41	0.81	15	0.41	0.89	12															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.25	0.63	13	0.23	0.66	10	0.22	0.71	9	0.10	0.57	7	0.06	0.61	3															
30-89 days past due loans and leases / Total loans and leases	0	0.27	0	0.07	0.36	10	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11															
Liquidity and Funding																														
Net noncore funding dependence	0.30	-1.82	62	-0.75	6.94	30	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52															
Net short-term noncore funding dependence	0.18	-8.21	77	-1.48	-2.29	45	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78															
Net loans and leases / Total assets	65.12	59.81	66	72.14	63.21	77	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84															
Capitalization																														
Tier 1 leverage ratio	9.83	9.11	74	12	9.03	93	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72															
Holding company equity capital / Total assets	13.70	10.88	84	12.94	11.06	76	13.92	11.16	85	17.09	12.43	91	17.15	12.22	94															
Total equity capital (including minority interest) / Total assets	13.70	11.01	84	12.94	11.18	75	13.92	11.29	83	17.09	12.57	91	17.15	12.27	94															
Common equity tier 1 capital / Total risk-weighted assets	11.89	12.69	41	11.32	12.01	39	12.04	12.38	50	11.35	12.17	40	10.88	12.12	35															
Net loans and leases / Equity capital (X)	4.75	5.51	34	5.58	5.78	47	4.72	5.58	31	4.32	5.21	28	4.47	5.29	29															
Cash dividends / Net income	36.08	25.30	75		60.26		132.39	42.30	97	33.73	33.12	52	0	27.31	5															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	0.06	9.29	15	74.11	17.07	96	67.60	16.68	96	2.51	9.26	26	43.15	7	95															
Equity capital	5.98	9.31	48	33.77	6.16	94	36.47	6.99	95	2.18	10.49	19	58.59	7.89	94															
Net loans and leases	-9.68	0.79	7	69.25	13.26	94	49.29	9.07	95	-1.34	9.10	9	42.25	7.89	95															
Noncore funding	-50.45	-23.76	17	-24.66	-2.41	18	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	11.74	11.05	62	13.36	13.39	66	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38															
Equity investment in subsidiaries / Equity capital	110.21	103.07	85	108	103.11	78	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63															
Cash from ops + noncash items + op expense / Op expense + dividends	98.71	130.64	34	78.69	154.33	22	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	307,309	246,559	577,192	485,663	415,411	24.64	312.82
Income from lease financing receivables.....	281	45	366	0	0	524.44	
Fully taxable income on loans and leases.....	307,214	246,523	572,412	485,464	415,411	24.62	312.69
Tax-exempt income on loans and leases.....	376	81	5,146	199	0	364.20	
Estimated tax benefit on income on loans and leases.....	95	26	671	51	0	271.77	
Income on loans and leases (tax equivalent).....	307,685	246,630	578,229	485,714	415,411	24.76	313.32
Investment interest income (tax equivalent).....	37,941	21,563	52,325	38,033	28,480	75.95	1139.50
Interest on balances due from depository institutions.....	616	426	1,016	1,217	1,773	44.60	44.60
Interest income on other earning assets.....	1,250	1,002	2,106	3,069	4,069	24.75	35.14
Total interest income (tax equivalent).....	347,492	269,621	633,676	528,033	449,733	28.88	340.68
Interest on time deposits of \$250K or more	708	2,915	4,310	9,001	4,637	-75.71	
Interest on time deposits < \$250K.....	1,472	3,826	6,435	18,295	11,927	-61.53	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,511	13,401	23,591	31,000	21,090	-58.88	191.74
Interest on other borrowings and trading liabilities.....	231	1,538	1,943	11,052	12,731	-84.98	-73.72
Interest on subordinated debt and mandatory convertible securities	13,178	6,763	20,236	9,458	5,327	94.85	694.81
Total interest expense.....	21,100	28,443	56,515	78,806	55,712	-25.82	218.92
Net interest income (tax equivalent).....	326,392	241,178	577,161	449,227	394,021	35.33	351.83
Non-interest income.....	40,986	13,545	56,910	27,135	29,189	202.59	402.28
Adjusted operating income (tax equivalent)	367,378	254,723	634,071	476,362	423,210	44.23	356.95
Overhead expense.....	186,633	192,963	400,140	258,118	249,523	-3.28	294.84
Provision for credit losses.....	-36,502	175,639	172,262	7,135	8,156		
Securities gains (losses)	9,131	7,739	13,882	8,570	1,398	17.99	747.03
Other tax equivalent adjustments	0	0	0	36	0		
Pretax net operating income (tax equivalent).....	226,378	-106,140	75,551	219,715	166,929		618.68
Applicable income taxes	57,602	-34,499	12,250	58,035	42,240		376.05
Tax equivalent adjustments	3,806	1,710	2,950	1,962	1,349	122.57	699.58
Applicable income taxes (tax equivalent).....	61,408	-32,789	15,200	59,997	43,589		388.30
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	164,970	-73,351	60,351	159,718	123,340		771.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	164,970	-73,351	60,351	159,718	123,340		771.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	164,970	-73,351	60,351	159,718	123,340		771.80
Investment securities income (tax equivalent).....	37,941	21,563	52,325	38,033	28,480	75.95	1139.50
US Treasury and agency securities (excluding mortgage-backed securities)	4,401	3,448	7,772	7,071	2,324	27.64	109925.00
Mortgage-backed securities	9,862	7,490	16,913	15,994	14,386	31.67	589.17
All other securities	23,678	10,625	27,640	14,968	11,770	122.84	1356.22
Cash dividends declared.....	59,521	29,874	79,901	53,867	0	99.24	
Common	59,521	29,874	79,901	53,867	0	99.24	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.46	2.92	87	4.05	3.46	85	3.79	3.27	83	4.58	4	86	4.59	3.87	87
Less: Interest expense	0.21	0.25	49	0.43	0.61	28	0.34	0.48	31	0.68	0.98	30	0.57	0.79	31
Equals: Net interest income (tax equivalent)	3.25	2.65	86	3.62	2.84	87	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89
Plus: Non-interest income	0.41	1.11	17	0.20	1.14	3	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8
Equals: adjusted operating income (tax equivalent)	3.65	3.82	48	3.82	4.05	40	3.79	4.04	41	4.13	4.41	36	4.32	4.46	43
Less: Overhead expense	1.86	2.24	26	2.89	2.63	71	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42
Less: Provision for credit losses	-0.36	-0.15	17	2.64	0.85	94	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.09	0.01	95	0.12	0.03	87	0.08	0.02	90	0.07	0.01	96	0.01	0	90
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	87	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.25	1.79	79	-1.59	0.64	8	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60
Less: Applicable income taxes (tax equivalent)	0.61	0.41	86	-0.49	0.16	3	0.09	0.23	14	0.52	0.36	88	0.44	0.33	84
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.64	1.36	77	-1.10	0.48	8	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.64	1.35	77	-1.10	0.50	8	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47
Memo: Net income (last four quarters)	1.48	1.25	73	0.07	0.81	10	0.36	0.82	14	1.39	1.19	70	1.26	1.24	47
Net income—BHC and noncontrolling (minority) interest	1.64	1.37	76	-1.10	0.50	8	0.36	0.83	13	1.39	1.20	71	1.26	1.25	47
Margin Analysis															
Average earning assets / Average assets	91.97	93.15	35	89.68	91.74	25	90.81	92.32	31	88.54	91.05	25	89.33	91.48	23
Average interest-bearing funds / Average assets	53.73	62.32	15	58.21	65.48	23	53.77	64.06	10	51.99	65.57	7	51.84	65.56	7
Interest income (tax equivalent) / Average earning assets	3.76	3.14	88	4.51	3.78	89	4.17	3.55	85	5.17	4.41	87	5.14	4.24	89
Interest expense / Average earning assets	0.23	0.27	48	0.48	0.66	28	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31
Net interest income (tax equivalent) / Average earning assets	3.53	2.85	87	4.03	3.10	89	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91
Yield or Cost															
Total loans and leases (tax equivalent)	4.68	4.05	81	4.96	4.44	79	4.90	4.27	83	5.54	5.09	79	5.53	4.95	81
Interest-bearing bank balances	0.14	0.11	87	0.14	0.50	4	0.14	0.27	14	0.66	2.04	4	1.18	1.64	15
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44		6.78	2.17	94
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.72	3.11	88	4.48	3.74	90	4.15	3.51	85	5.15	4.36	88	5.12	4.20	89
Investment securities (tax equivalent)	1.89	1.80	56	2.87	2.51	80	2.12	2.25	35	3.04	2.76	78	2.81	2.68	66
US Treasury and agency securities (excluding mortgage-backed securities)	1.30	1.28	53	2.28	2.01	65	1.63	1.75	47	2.61	2.32	75	2.08	2.05	58
Mortgage-backed securities	1.12	1.56	11	1.75	2.33	7	1.57	2.05	12	2.75	2.61	67	2.47	2.50	47
All other securities	2.71	2.91	44	3.31	3.48	54	2.30	3.24	14	3.52	4.06	38	3.54	4.20	40
Interest-bearing deposits	0.15	0.24	31	0.66	0.70	50	0.41	0.53	41	1.11	1.10	55	0.83	0.81	59
Time deposits of \$250K or more	0.23	0.76	5	1.03	1.67	9	0.70	1.42	5	1.91	1.96	41	1.41	1.44	43
Time deposits < \$250K	0.37	0.72	14	0.98	1.58	10	0.75	1.36	6	1.99	1.82	58	1.34	1.29	52
Other domestic deposits	0.12	0.17	43	0.47	0.50	51	0.34	0.36	51	0.81	0.93	42	0.67	0.67	58
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.19	6	0	0.85	1	0	0.62	1	1.61	1.86	41	1.68	1.51	53
Other borrowed funds and trading liabilities	0.65	1.31	25	1.03	1.62	22	1	1.50	28	2.34	2.38	50	2.04	2.28	34
All interest-bearing funds	0.39	0.40	57	0.73	0.92	34	0.63	0.74	42	1.31	1.49	37	1.10	1.19	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses															
Total non-interest income		40,986		13,545		56,910		27,135		29,189					
Fiduciary activities income		15,211		2,398		16,666		0		0					
Service charges on deposit accounts - domestic		5,293		3,913		8,690		7,862		6,279					
Trading revenue.....		9		448		751		462		112					
Investment banking fees and commissions.....		0		0		0		0		0					
Insurance activities revenue.....		0		0		0		0		0					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		1,081		936		2,028		1,840		1,448					
Net securitization income		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		1,836		-1,527		8,242		6,737		10,971					
Other non-interest income.....		17,556		7,377		20,533		10,234		10,379					
Total overhead expenses		186,633		192,963		400,140		258,118		249,523					
Personnel expense.....		105,810		85,484		189,035		139,465		135,054					
Net occupancy expense.....		24,295		29,591		57,297		30,793		25,608					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		8,144		8,029		17,072		17,243		13,594					
Other operating expenses.....		48,384		69,859		136,736		70,617		75,267					
Fee income on mutual funds and annuities.....		0		0		0		0		0					
Memoranda															
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0					
Number of equivalent employees		1,521		1,547		1,478		998		1,023					
Average personnel expense per employee.....		69.57		55.26		127.90		139.74		132.02					
Average assets per employee.....		13,218.83		8,617.18		11,323.31		11,551.80		9,576.94					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	51.33	59.03	21	76.27	63.28	86	63.40	62.28	59	54.41	61.29	19	59.15	60.88	41
Percent of Average Assets															
Total overhead expense	1.86	2.24	26	2.89	2.63	71	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42
Personnel expense.....	1.05	1.25	29	1.28	1.31	51	1.13	1.30	31	1.21	1.41	30	1.38	1.44	41
Net occupancy expense.....	0.24	0.24	51	0.44	0.26	96	0.34	0.26	82	0.27	0.28	46	0.26	0.28	42
Other operating expenses.....	0.56	0.73	31	1.17	0.99	76	0.92	0.94	67	0.76	0.97	37	0.91	0.97	55
Overhead less non-interest income	1.45	1.10	81	2.69	1.36	92	2.05	1.25	88	2	1.32	88	2.25	1.38	93
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.80	58.45	19	75.75	62.83	86	63.11	61.82	60	54.19	60.64	20	58.96	60.37	44
Personnel expense.....	28.80	33.10	26	33.56	32.43	52	29.81	32.36	31	29.28	32.39	29	31.91	32.51	41
Net occupancy expense.....	6.61	6.33	55	11.62	6.65	96	9.04	6.58	85	6.46	6.52	49	6.05	6.48	36
Other operating expenses.....	15.39	18.60	31	30.58	23.06	83	24.26	22.28	74	18.44	21.20	40	21	20.90	57
Total non-interest income	11.16	28.18	11	5.32	27.40	3	8.98	28.83	7	5.70	29.23	3	6.90	28.50	6
Fiduciary activities income	4.14	2.24	77	0.94	2.10	39	2.63	2.09	64	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.44	3.19	20	1.54	3.35	22	1.37	3.27	20	1.65	3.88	22	1.48	4.15	22
Trading revenue.....	0	0.72	45	0.18	1.60	53	0.12	1.28	48	0.10	1.18	44	0.03	0.85	48
Investment banking fees and commissions.....	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.29	0.55	58	0.37	-0.20	78	0.32	0.01	76	0.39	0.28	72	0.34	0.65	50
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.50	3.83	23	-0.60	2.89	5	1.30	3.92	39	1.41	1.86	51	2.59	1.61	74
Other non-interest income.....	4.78	9.26	22	2.90	9.31	5	3.24	9.65	7	2.15	10.04	4	2.45	9.86	5
Overhead less non-interest income	39.64	29.94	75	70.44	34.19	93	54.13	31.93	91	48.49	31.06	93	52.06	31.46	95
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.45	21.54	88		18.39		16.21	18.63	31	26.41	20.56	89	25.30	19.04	89
Applicable income tax + TE / Pretax net operating income + TE	27.13	23.10	87		22.75		20.12	21.18	31	27.31	23.23	86	26.11	21.56	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	11,529,207	11,395,190	11,076,595	6,791,676	6,868,548	1,18	426.03	
Commercial and industrial loans	1,523,391	3,176,139	1,727,771	1,716,794	1,694,981	-52.04	108.07	
Loans to individuals	5,286	45,183	5,703	49,099	88,299	-88.30	8.86	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	67,914	118,881	100,498	128,302	139,780	-42.87		
Other loans and leases	475,467	348,645	328,559	38,112	50,929	36.38	23649.60	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	13,601,265	15,084,038	13,239,126	8,723,983	8,842,537	-9.83	364.09	
Less: Allowance for loan and lease losses	232,774	282,271	268,018	35,698	36,072	-17.54	1128.03	
Net loans and leases	13,368,491	14,801,767	12,971,108	8,688,285	8,806,465	-9.68	359.12	
Debt securities that reprice or mature in over 1 year	4,392,208	2,229,653	3,756,771	1,375,912	1,073,774	96.99	1669.17	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	17,760,699	17,031,420	16,727,879	10,064,197	9,880,239	4.28	462.04	
Interest-bearing bank balances	425,767	1,185,791	748,182	193,711	165,908	-64.09	144.98	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	114,172	138,970	198,076	30,310	74,658	-17.84	1656.76	
Trading assets	6,712	15,707	12,053	2,103	1,929	-57.27		
Total earning assets	18,307,350	18,371,888	17,686,190	10,290,321	10,122,734	-0.35	448.07	
Non-interest-bearing cash and due from depository institutions	208,829	158,784	135,429	135,847	43,641	31.52	1252.17	
Premises, fixed assets, and leases	141,453	162,730	154,974	102,178	64,691	-13.08	1184.30	
Other real estate owned	0	386	0	441	147	-100.00	-100.00	
Investment in unconsolidated subsidiaries	403	403	403	403	875	0.00	30.00	
Intangible and other assets	1,871,451	1,822,883	1,759,548	1,246,822	1,255,299	2.66	710.74	
Total assets	20,529,486	20,517,074	19,736,544	11,776,012	11,487,387	0.06	470.48	
Quarterly average assets	20,280,922	15,111,466	19,999,289	11,539,809	11,606,911	34.21	469.73	
Average loans and leases (YTD)	13,155,291	9,941,267	11,808,303	8,768,957	7,516,539	32.33	386.77	
Memoranda								
Loans held-for-sale	4,714	1,007	601	1,672	5,719	368.12	-53.40	
Loans not held-for-sale	13,596,551	15,083,031	13,238,525	8,722,311	8,836,818	-9.86	365.54	
Real estate loans secured by 1–4 family	449,664	310,149	279,945	313,228	417,305	44.98	239.02	
Commercial real estate loans	10,908,525	10,913,509	10,623,788	6,292,574	6,302,427	-0.05	429.78	
Construction and land development	296,451	404,266	366,419	441,982	585,152	-26.67	21.11	
Multifamily	5,241,095	5,229,704	5,174,191	1,590,435	1,545,819	0.22	757.06	
Nonfarm nonresidential	5,370,979	5,279,539	5,083,178	4,260,157	4,171,456	1.73	346.55	
Real estate loans secured by farmland	171,018	171,532	172,862	185,874	148,816	-0.30		
Total investment securities	4,506,380	2,368,623	3,954,847	1,406,222	1,148,432	90.25	1668.85	
U.S. Treasury securities	111,808	32,870	32,533	63,555	60,912	240.15		
US agency securities (excluding mortgage-backed securities)	555,167	339,990	690,386	246,358	130,070	63.29		
Municipal securities	1,379,473	461,335	1,446,019	397,298	238,630	199.02	1061.17	
Mortgage-backed securities	2,099,995	1,258,764	1,368,993	545,934	613,448	66.83	1458.47	
Asset-backed securities	0	0	0	0	0			
Other debt securities	359,937	275,664	416,916	153,077	105,372	30.57	29500.08	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	4,487,447	2,336,066	3,931,115	1,368,384	1,103,222	92.09	1728.10	
U.S. Treasury securities	111,808	32,870	32,533	63,555	60,912	240.15		
US agency securities (excluding mortgage-backed securities)	555,167	339,990	690,386	246,358	130,070	63.29		
Municipal securities	1,379,473	461,335	1,446,019	397,298	238,630	199.02	1061.17	
Mortgage-backed securities	2,082,617	1,227,872	1,346,869	509,820	570,067	69.61	1544.12	
Asset-backed securities	0	0	0	0	0			
Other debt securities	358,382	273,999	415,308	151,353	103,543	30.80		
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	887	1,622	1,281	922	-538	-45.31	805.10	
Available-for-sale securities appreciation (depreciation)	37,098	81,582	84,382	30,124	-7,946	-54.53	921.14	
Structured notes, fair value	10,399	0	0	0	0			
Pledged securities	134,583	133,291	147,257	125,657	215,307	0.97	78.23	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,790,303	5,919,644	6,031,300	3,872,228	3,509,078	14.71	545.76
NOW, ATS and transaction accounts	3,103,343	3,098,454	2,913,260	586,019	526,088	0.16	1606.45
Time deposits less brokered deposits < \$250K	666,508	764,399	792,425	486,139	357,823	-12.81	
MMDA and other savings accounts	5,883,672	6,060,031	5,662,969	3,406,988	3,225,848	-2.91	441.65
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,443,826	15,842,528	15,399,954	8,351,374	7,618,837	3.80	570.53
Time deposits of \$250K or more	587,640	781,749	673,881	473,265	438,916	-24.83	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	75		-100.00
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	20,000	10,000	491,000	616,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	21,006	21,000	26,026	51,606	-100.00	
Brokered deposits < \$250K	5,550	374,284	160,536	88,438	613,938	-98.52	
Noncore funding	593,190	1,197,039	865,417	1,078,729	1,720,535	-50.45	-2.28
Trading liabilities	6,716	16,017	12,066	2,103	1,929	-58.07	
Subordinated notes and debentures + trust preferred securities	476,622	501,375	501,511	215,145	110,313	-4.94	577.89
Other liabilities	195,713	305,468	210,947	116,067	66,076	-35.93	591.64
Total liabilities	17,716,067	17,862,427	16,989,895	9,763,418	9,517,690	-0.82	460.99
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	931	930	931	586	617	0.11	241.03
Common surplus	2,352,112	2,348,415	2,354,871	1,594,434	1,674,274	0.16	586.97
Retained earnings	433,852	247,078	330,555	396,051	300,407	75.59	352.55
Accumulated other comprehensive income	26,524	58,224	60,292	21,523	-5,601	-54.44	1163.05
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,813,419	2,654,647	2,746,649	2,012,594	1,969,697	5.98	538.50
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,813,419	2,654,647	2,746,649	2,012,594	1,969,697	5.98	538.50
Total liabilities and capital	20,529,486	20,517,074	19,736,544	11,776,012	11,487,387	0.06	470.48
Memoranda							
Non-interest-bearing deposits	6,790,303	5,919,644	6,031,300	3,872,228	3,509,078	14.71	545.76
Interest-bearing deposits	10,246,713	11,078,917	10,203,071	5,040,849	5,162,613	-7.51	442.83
Total deposits	17,037,016	16,998,561	16,234,371	8,913,077	8,671,691	0.23	479.66
Long-term debt that reprices within 1 year	138,201	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,746,649	2,012,594	2,012,594	1,969,697	1,241,996		
Accounting restatements	0	-45,625	-45,625	0	0		
Net income	164,970	-73,351	60,351	159,718	123,340		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-4,911	4,599	10,858	-90,078	9,288		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	749,603	749,603	0	601,171		
Less: Dividends declared	59,521	29,874	79,901	53,867	0		
Change in other comprehensive income	-33,768	36,701	38,769	27,124	-6,098		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,813,419	2,654,647	2,746,649	2,012,594	1,969,697		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	56.16	36.32	88	55.54	36.22	88	56.12	36.22	88	57.67	37.78	86	59.79	37.19	91
Commercial and industrial loans	7.42	12.25	20	15.48	14.99	52	8.75	13.52	25	14.58	12.02	63	14.76	12.85	62
Loans to individuals	0.03	3.48	8	0.22	3.53	17	0.03	3.40	7	0.42	4.20	20	0.77	4.31	28
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.33	0.21	76	0.58	0.20	84	0.51	0.19	83	1.09	0.24	89	1.22	0.30	88
Other loans and leases.....	2.32	4.22	36	1.70	4.66	23	1.66	4.63	24	0.32	5.01	4	0.44	5	5
Net loans and leases.....	65.12	59.81	66	72.14	63.21	77	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84
Debt securities over 1 year.....	21.39	17.61	64	10.87	14.01	32	19.03	15.55	67	11.68	14.60	32	9.35	14.63	21
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	86.51	78.32	85	83.01	78.43	59	84.76	78.16	71	85.46	79.65	65	86.01	79.97	62
Interest-bearing bank balances	2.07	9.11	9	5.78	6.78	42	3.79	7.51	25	1.64	3.06	41	1.44	3.04	38
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.56	1.53	32	0.68	1.83	35	1	1.68	43	0.26	1.91	19	0.65	1.96	33
Trading assets	0.03	0.60	43	0.08	1.09	39	0.06	1.01	40	0.02	1.19	34	0.02	1.33	36
Total earning assets.....	89.18	91.43	22	89.54	90.72	34	89.61	91.05	28	87.38	89.53	26	88.12	89.74	31
Non-interest cash and due from depository institutions.....	1.02	1.01	48	0.77	1.08	26	0.69	1.07	20	1.15	1.14	50	0.38	1.21	5
Other real estate owned.....	0	0.02	6	0	0.03	17	0	0.02	4	0	0.03	23	0	0.04	12
All other assets.....	9.81	7.50	78	9.68	8.16	70	9.70	7.82	75	11.46	9.27	76	11.50	8.98	76
Memoranda															
Short-term investments	2.63	12.01	6	6.46	10.58	35	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29
U.S. Treasury securities.....	0.54	1.08	60	0.16	0.92	50	0.16	0.84	55	0.54	1.03	62	0.53	1.04	57
US agency securities (excluding mortgage-backed securities)	2.70	0.77	87	1.66	0.48	87	3.50	0.63	92	2.09	0.54	88	1.13	0.69	75
Municipal securities	6.72	1.72	91	2.25	1.45	71	7.33	1.69	93	3.37	1.34	82	2.08	1.62	64
Mortgage-backed securities	10.23	12.97	40	6.14	11.11	23	6.94	11.75	25	4.64	11.44	14	5.34	11.13	18
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	1.75	0.52	84	1.34	0.39	84	2.11	0.42	93	1.30	0.39	85	0.92	0.41	78
Loans held-for-sale.....	0.02	0.42	27	0	0.48	14	0	0.52	16	0.01	0.39	23	0.05	0.30	34
Loans held for investment	66.23	59.85	70	73.51	63.46	78	67.08	61.72	62	74.07	63.50	80	76.93	63.93	84
Real estate loans secured by 1–4 family	2.19	11.69	11	1.51	12.29	10	1.42	11.91	9	2.66	13.29	13	3.63	13.46	14
Revolving	0.28	1.45	21	0.23	1.80	20	0.25	1.66	20	0.58	2.07	29	0.91	2.27	31
Closed-end, secured by first liens	1.85	9.84	11	1.21	9.99	11	1.13	9.81	10	1.98	10.69	13	2.60	10.57	15
Closed-end, secured by junior liens	0.05	0.20	26	0.06	0.26	26	0.05	0.22	24	0.09	0.28	34	0.12	0.31	33
Commercial real estate loans	53.14	22.48	96	53.19	21.90	98	53.83	22.22	97	53.44	22.23	97	54.86	21.58	97
Construction and land development	1.44	3.35	28	1.97	3.32	39	1.86	3.40	35	3.75	3.44	59	5.09	3.51	72
Multifamily.....	25.53	3.31	96	25.49	3.07	97	26.22	3.12	97	13.51	3.01	93	13.46	2.72	95
Nonfarm nonresidential	26.16	14.81	88	25.73	14.50	87	25.76	14.72	86	36.18	14.69	96	36.31	14.44	97
Real estate loans secured by farmland.....	0.83	0.34	79	0.84	0.33	79	0.88	0.33	81	1.58	0.36	88	1.30	0.41	83

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	84.77	59.66	91	75.54	55.37	88	83.67	57.15	93	77.85	57.46	81	77.68	56.49	80
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	3.31	19.82	9	2.06	19.50	8	2.11	19.43	8	3.59	20.75	10	4.72	21.10	10
Real estate loans secured by 1–4 family.....	0.43	2.42	19	0.32	2.79	19	0.37	2.64	20	0.79	3.15	26	1.18	3.50	28
Revolving	2.88	17.22	9	1.74	16.49	7	1.75	16.59	7	2.80	17.39	10	3.54	17.39	9
Closed-end.....	80.20	36.54	98	72.35	32.96	98	80.25	34.63	98	72.13	33.52	97	71.27	32.14	97
Commercial real estate loans	2.18	5.50	26	2.68	4.97	34	2.77	5.26	31	5.07	5.09	57	6.62	5.20	67
Construction and land development.....	0.81	1.11	56	1.11	0.93	64	0.95	0.93	59	2.03	0.94	77	2.63	1.02	82
1–4 family.....	1.37	4.33	18	1.57	3.90	24	1.82	4.19	25	3.03	4.02	46	3.99	4.05	55
Other.....	38.53	5.34	98	34.67	4.72	98	39.08	4.96	98	18.23	4.69	93	17.48	4.10	94
Multifamily.....	39.49	24.14	85	35	21.76	85	38.40	22.93	88	48.83	22.15	96	47.17	21.40	96
Nonfarm nonresidential	17.47	8.14	90	16.15	7.38	93	17.75	7.68	94	23.84	7.72	97	23.58	8.03	97
Owner-occupied.....	22.02	15.71	73	18.85	14.16	69	20.64	14.95	71	24.99	14.34	85	23.59	13.38	88
Other.....	1.26	0.59	80	1.14	0.52	78	1.31	0.54	81	2.13	0.55	84	1.68	0.63	79
Real estate loans secured by farmland.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	11.20	20.98	15	21.06	23.90	40	13.05	22.17	17	19.68	19.53	57	19.17	20.32	50
Commercial and industrial loans	0.04	6.28	7	0.30	6.11	13	0.04	6.13	7	0.56	7.13	17	1	7.36	23
Loans to individuals.....	0	0.51	46	0	0.64	45	0	0.65	46	0	0.81	44	0.01	1.02	47
Credit card loans.....	0.50	0.37	74	0.79	0.31	83	0.76	0.32	82	1.47	0.37	89	1.58	0.46	86
Agricultural loans.....	3.50	8.03	33	2.31	8.93	22	2.48	9.09	24	0.44	9.85	3	0.58	9.66	5
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	559.88	383.17	86	600.41	392.62	86	556.68	381.27	83	585.77	391.26	83	598.20	379.80	87
Real estate loans secured by 1–4 family.....	21.84	124.52	8	16.34	133.24	9	14.07	125.03	8	27.02	138.18	10	36.34	137.84	11
Revolving	2.81	15.53	20	2.54	19.64	19	2.45	17.42	20	5.92	21.26	28	9.10	23.33	32
Closed-end.....	19.03	107.53	8	13.80	112.01	8	11.62	106.14	8	21.10	115.20	10	27.24	112.79	12
Commercial real estate loans	529.74	238.21	97	575.03	237.30	98	533.92	234.65	97	542.73	229.44	96	548.89	219.72	97
Construction and land development.....	14.40	35.52	28	21.30	35.78	39	18.42	35.62	34	38.12	34.95	57	50.96	35.36	66
1–4 family.....	5.34	7.06	54	8.78	6.74	64	6.31	6.34	59	15.30	6.61	79	20.24	7.04	88
Other.....	9.05	28.07	22	12.52	27.86	31	12.11	28.16	29	22.82	27.32	46	30.72	27.26	58
Multifamily.....	254.52	34.78	96	275.55	33.28	98	260.04	32.74	97	137.17	31.04	92	134.63	27.85	93
Nonfarm nonresidential	260.82	157.17	85	278.18	157.33	88	255.46	155.06	85	367.43	152.10	96	363.30	147.22	97
Owner-occupied.....	115.36	52.65	91	128.39	53.29	92	118.12	52.37	92	179.40	53.07	98	181.60	54.89	98
Other.....	145.46	102.08	68	149.79	101.60	70	137.35	100.54	67	188.03	97.41	91	181.70	91.80	87
Real estate loans secured by farmland.....	8.30	3.59	78	9.04	3.50	80	8.69	3.44	79	16.03	3.60	88	12.96	4.02	83
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	73.98	127.07	22	167.35	159.86	52	86.83	139.91	24	148.07	122.02	64	147.62	128.82	60
Loans to individuals.....	0.26	35.29	6	2.38	38.40	15	0.29	37.47	7	4.23	43.51	22	7.69	42.67	28
Credit card loans.....	0	2.61	47	0	3.43	46	0	3.30	46	0	4.34	45	0.08	5.31	48
Agricultural loans.....	3.30	2.01	75	6.26	2.03	84	5.05	1.88	81	11.07	2.18	89	12.17	2.72	88
Other loans and leases.....	23.09	46.75	33	18.37	51.14	25	16.51	49.54	26	3.29	52.44	4	4.44	51.79	5
Supplemental															
Non-owner occupied CRE loans / Gross loans	63.09	28.84	97	56.22	26.07	97	62.66	27.32	98	48.35	26.45	92	47.74	24.79	94
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	416.68	187.37	93	446.86	186.18	96	416.93	183.76	95	363.79	178.57	92	367.65	167.93	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	532.04	244.59	97	575.25	244.21	98	535.05	240.85	97	543.19	236.10	96	549.25	225.98	97

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.63	12.01	6	6.46	10.58	35	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29
Liquid assets	16.60	28.17	19	14.58	24.60	21	15.14	26.22	20	10.08	22.44	11	8.84	22.72	4
Investment securities	21.95	19.64	58	11.54	16.55	28	20.04	17.85	62	11.94	16.99	26	10	17.27	14
Net loans and leases	65.12	59.81	66	72.14	63.21	77	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84
Net loans, leases and standby letters of credit	65.35	60.62	65	72.36	64.12	75	65.92	62.48	58	73.93	64.84	73	77.07	65.07	84
Core deposits	80.10	74.75	65	77.22	68.08	70	78.03	70.67	65	70.92	63.09	61	66.32	62.13	49
Noncore funding	2.89	10.89	12	5.83	16.68	17	4.38	14.13	15	9.16	19.36	24	14.98	21.34	41
Time deposits of \$250K or more	2.86	1.81	78	3.81	2.56	74	3.41	2.11	78	4.02	2.94	69	3.82	2.89	71
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	15
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.54	31
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.10	2.06	19	0.05	1.24	29	4.17	3.01	66	5.36	3.67	73
Earning assets that reprice within 1 year	9.66	38.93	0	23.83	39.71	12	22.07	39.38	13	25.50	39.29	12	28.93	40.29	20
Interest-bearing liabilities that reprice within 1 year	5.74	7.04	50	8.12	9.42	53	7.67	8.20	62	8.06	10.19	41	19.24	10.01	88
Long-term debt that reprices within 1 year	0.67	0.26	82	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	3.25	30.25	3	15.71	28.34	20	14.40	29.11	18	17.44	26.63	24	9.69	27.38	15
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.30	-1.82	62	-0.75	6.94	30	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52
Net short-term noncore funding dependence	0.18	-8.21	77	-1.48	-2.29	45	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78
Short-term investment / Short-term noncore funding	94.47	284.81	21	123.45	138.95	56	116.19	184.19	40	22.27	77.77	30	15.26	66.46	19
Liquid assets - short-term noncore funding / Nonliquid assets	16.57	34.02	25	10.95	23.27	38	12.98	28.18	29	1.72	16.97	22	-5.35	16.04	15
Net loans and leases / Total deposits	78.47	74.66	61	87.08	82.84	59	79.90	79.43	53	97.48	90.31	72	101.55	90.08	84
Net loans and leases / Core deposits	81.30	81.17	54	93.43	93.70	51	84.23	88.34	47	104.03	103.93	58	115.59	105	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.05	0.84	29	0.10	1.82	20	0.07	1.57	21	0.08	0.72	26	-0.05	-0.82	66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.94	1.94	61	4.78	4.82	59	4.66	4.31	62	2.68	1.36	81	-0.71	-1.98	80
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	0.01	70	0	0	0	0.02	0	0	0	0	0	0	-0.05	0
Percent of Investment Securities															
Held-to-maturity securities	0.42	13.42	34	1.37	12.14	39	0.60	11.38	39	2.69	12.67	45	3.94	16.19	34
Available-for-sale securities	99.58	84.66	74	98.63	85.75	66	99.40	87.23	71	97.31	85.40	59	96.06	81.88	68
U.S. Treasury securities	2.48	5.52	59	1.39	5.43	51	0.82	4.72	50	4.52	6.15	60	5.30	6.99	60
US agency securities (excluding mortgage-backed securities)	12.32	4.50	83	14.35	3.23	90	17.46	4.01	89	17.52	3.49	91	11.33	4.02	86
Municipal securities	30.61	8.87	90	19.48	9.39	77	36.56	9.83	90	28.25	7.75	90	20.78	9.16	81
Mortgage-backed securities	46.60	66.59	18	53.14	67.27	26	34.62	66.64	10	38.82	67.43	12	53.42	65.45	29
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	7.99	3.17	81	11.64	2.93	90	10.54	3.01	87	10.89	2.94	86	9.18	2.79	85
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	2.53	8.69	26	5.87	11.75	32	5.01	10.55	31	2.16	11.86	14	6.50	11.91	44
Debt securities 1 to 5 years	13.10	17.05	46	16.45	18.03	55	17.29	17.03	53	15.45	17.94	56	20.48	19.18	62
Debt securities over 5 years	84.37	72.17	67	77.68	66.01	58	77.71	69.86	57	82.39	66.02	64	73.02	64.73	50
Pledged securities	2.99	33.87	7	5.63	37.40	11	3.72	35.67	11	8.94	30.57	20	18.75	33.30	31
Structured notes, fair value	0.23	0.03	90	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-59.24	51.37	0	397.08	146.89	88	322.40	183.32	76	-6.88	26.69	26	-0.82	6.77	45
Investment securities	90.25	33.34	88	82.01	14.17	94	181.24	23.62	97	22.45	11.75	77	42.53	9.42	88
Core deposits	3.80	16.88	7	101.49	25.99	96	84.40	26.88	95	9.61	11.23	59	40.23	7.29	95
Noncore funding	-50.45	-23.76	17	-24.66	-2.41	18	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,297,760	1,839,768	1,908,479	1,561,632	1,780,505
Commit: Secured commercial real estate loans	571,771	369,316	319,667	347,271	548,342
Commit: Unsecured real estate loans	65,601	36,104	41,898	6,810	14,486
Credit card lines (reported semiannually, June/Dec)	1,544	1,555	1,545	1,541	2,380
Securities underwriting	0	0	0	0	0
Standby letters of credit	47,504	45,395	38,771	18,060	47,029
Commercial and similar letters of credit	100	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	274,308	296,886	290,361	152,628	115,004
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.19	22.45	9	8.97	21.74	9	9.67	22.01	8	13.26	23.52	15	15.50	24.05	24
Standby letters of credit	0.23	0.67	21	0.22	0.72	22	0.20	0.71	17	0.15	0.84	12	0.41	0.92	34
Commercial and similar letters of credit	0	0.02	43	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1.34	49.75	9	1.45	51.68	7	1.47	48.62	6	1.30	68.47	8	1	65.81	8
Interest rate contracts	1.34	35.96	9	1.45	36.85	7	1.47	34.36	6	1.30	47.31	8	1	43.84	8
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	1.34	20.67	15	1.45	22.27	15	1.47	20.83	14	1.30	28.86	11	1	26.74	11
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	17.47	42.93	9	18.51	41.55	14	16.16	42.82	7	17.81	45.53	11	23.69	44.93	21

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	274,308	296,886	290,361	152,628	115,004
Interest rate contracts	274,308	296,886	290,361	152,628	115,004
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	274,308	296,886	290,361	152,628	115,004
Held for trading.....	274,308	296,886	290,361	152,628	115,004
Interest rate contracts	274,308	296,886	290,361	152,628	115,004
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	274,308	296,577	290,361	152,628	115,004
One year or less	0	240	0	0	0
Over 1 year to 5 years	21,254	19,105	18,848	19,358	10,273
Over 5 years	253,054	277,232	271,513	133,270	104,731
Gross negative fair value (absolute value)	6,716	16,017	12,066	2,103	1,618
Gross positive fair value.....	6,712	15,707	12,053	2,103	1,618
Held for trading.....	6,712	15,707	12,053	2,103	1,618
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	6,712	15,707	12,053	2,103	1,618
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	71.23	95	100	69.92	96	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	100	40.60	96	100	43.50	96	100	43.53	96	100	44.16	97	100	46.31	98
Interest rate contracts	100	34.42	96	100	37.56	97	100	36.62	96	100	37.24	97	100	38.40	98
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	0	59.40	3	0	56.50	3	0	56.47	3	0	55.84	2	0	53.69	1
Interest rate contracts	0	56.19	4	0	54.31	3	0	53.82	3	0	52.22	2	0	50.60	2
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	100	91.87	76	99.90	89.91	74	100	91.48	75	100	93.86	75	100	94.47	75
One year or less	0	28.05	3	0.08	30.94	7	0	32.05	4	0	32.17	2	0	32.51	3
Over 1 year to 5 years	7.75	26.03	19	6.44	27.26	21	6.49	27.06	17	12.68	30.45	27	8.93	31.16	18
Over 5 years	92.25	30.08	99	93.38	28.48	98	93.51	29.56	98	87.32	28.09	95	91.07	28.71	95
Gross negative fair value (absolute value)	2.45	1.25	80	5.40	1.76	94	4.16	1.55	93	1.38	0.83	77	1.41	0.72	94
Gross positive fair value	2.45	1.68	79	5.29	2.69	92	4.15	2.23	92	1.38	1.19	59	1.41	0.85	87
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	21	0.01	0.07	24	0.01	0.07	24	0	0.06	15	0	0.06	14
Gross positive fair value (X)	0	0.07	14	0.01	0.11	18	0.01	0.09	17	0	0.07	14	0	0.06	12
Held for trading (X)	0	0.05	46	0.01	0.08	42	0.01	0.07	42	0	0.06	41	0	0.05	41
Non-traded (X)	0	0.01	5	0	0.02	7	0	0.02	4	0	0.01	5	0	0.01	2
Current credit exposure (X)	0	0.05	21	0.01	0.08	26	0.01	0.06	25	0	0.05	19	0	0.04	18
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.63	22	0.10	1.03	26	0.08	0.85	25	0.02	0.73	18	0.02	0.53	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		268,018		35,698		35,698		36,072		28,936		
Gross losses		5,242		6,121		19,858		7,853		1,955		
Write-downs, transfers to loans held-for-sale		0		0		0		1,389		0		
Recoveries		2,814		127		2,988		344		935		
Net losses		2,428		5,994		16,870		7,509		1,020		
Provision for loan and lease losses		-32,816		175,639		172,262		7,135		8,156		
Adjustments		0		76,928		76,928		0		0		
Ending balance		232,774		282,271		268,018		35,698		36,072		
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0		
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.33	-0.14	16	2.64	0.85	94	1.03	0.51	89	0.06	0.15	27
Provision for loan and lease losses / Average loans and leases	-0.50	-0.25	25	3.53	1.37	92	1.46	0.82	85	0.08	0.24	26
Provision for loan and lease losses / Net loan and lease losses	-1,351.57	77.32	6	2,930.25	792.43	92	1,021.11	487.86	85	95.02	130.58	23
Allowance for loan and lease losses / Total loans and leases not held for sale	1.71	1.39	76	1.87	1.51	76	2.02	1.58	78	0.41	0.83	14
Allowance for loan and lease losses / Total loans and leases	1.71	1.37	77	1.87	1.48	78	2.02	1.55	79	0.41	0.81	15
Allowance for loan and lease losses / Net loans and leases losses (X)	47.94	15.27	89	23.55	11.83	85	15.89	11.58	76	4.75	8.03	50
Allowance for loan and lease losses / Nonaccrual assets	676.92	318.67	89	834.50	321.01	89	917.59	299.17	92	418.65	218.72	84
ALLL / 90+ days past due + nonaccrual loans and leases	676.92	260.68	92	834.50	244.42	96	917.59	244.34	98	418.65	151.73	91
Gross loan and lease losses / Average loans and leases	0.08	0.22	24	0.12	0.35	23	0.17	0.34	37	0.09	0.28	25
Recoveries / Average loans and leases	0.04	0.08	38	0	0.07	5	0.03	0.07	21	0	0.08	7
Net losses / Average loans and leases	0.04	0.13	28	0.12	0.28	36	0.14	0.27	41	0.09	0.21	35
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0.02	0	92
Recoveries / Prior year-end losses	14.17	16.12	54	1.62	15.46	4	38.05	33.98	68	17.60	36.22	19
Earnings coverage of net loan and lease losses (X)	78.15	4.52	87	11.31	21.56	49	14.51	22.91	57	29.95	24.40	70
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans	0.01	0.03	54	0.02	0.03	55	0.05	0.04	64	0.04	0.01	76
Real estate loans secured by 1–4 family	-0.01	-0.01	44	0.04	0.01	77	0.22	0.01	95	-0.01	0.01	28
Revolving	0.21	-0.05	96	0.26	0.01	91	0.22	0.01	90	0	0.02	43
Closed-end	-0.04	-0.01	18	0	0.01	40	0.22	0	96	-0.01	0	24
Commercial real estate loans	0.01	0.05	49	0.02	0.03	57	0.05	0.07	55	0.04	0.01	77
Construction and land development	0	0	64	0	0	64	0.15	0	92	0	-0.01	60
1–4 family	0	0	57	0	0	59	0.15	0	97	0	0	55
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56
Nonfarm nonresidential	0.01	0.07	52	0.04	0.05	60	0.09	0.11	62	0.06	0.02	81
Owner-occupied	0	0.01	24	0.01	0.02	68	0.06	0.02	82	0.04	0.01	87
Other	0.02	0.06	62	0.04	0.03	71	0.03	0.08	52	0.02	0.01	78
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.22	0.20	58	0.30	0.46	48	0.63	0.47	71	0.29	0.37	50
Loans to individuals	0.78		0.03	1.41	1	0.25	1.13	14	0.03	1.17	4	0.46
Credit card loans	0	2.18	8	0	3.43	10	0	2.92	9	0	3.11	7
Agricultural loans	0	0.03	48	0	0.15	38	0.22	0.19	76	0	0.08	37
Loans to foreign governments and institutions	0		0			0		0		0		0
Other loans and leases	0.16	0.08	76	0	0.13	14	0.06	0.15	56	-0.01	0.15	8

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		290		9,805		1,301		12,664		8,283					
90+ days past due loans and leases		0		0		0		0		213					
Nonaccrual loans and leases.....		34,387		33,825		29,209		8,527		4,827					
Total past due and nonaccrual loans and leases.....		34,677		43,630		30,510		21,191		13,323					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		17,848		700		0		0		0					
Total restructured loans and leases		17,848		700		0		0		0					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		0		0		0		3,034		0					
Other real estate owned.....		0		386		0		441		147					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0	0.27	0	0.07	0.36	10	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0	0.15	8	0	0.17	18
Nonaccrual loans and leases.....	0.25	0.58	17	0.22	0.61	12	0.22	0.66	10	0.10	0.51	7	0.05	0.54	3
90+ days past due and nonaccrual loans and leases.....	0.25	0.73	13	0.22	0.80	6	0.22	0.85	5	0.10	0.71	3	0.06	0.75	2
30–89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.13	0.12	57	0	0.13	7	0	0.13	3	0	0.14	4	0	0.16	3
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0	0.27	0	0.07	0.37	10	0.01	0.40	1	0.15	0.43	15	0.09	0.44	10
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	8	0	0.15	6	0	0.18	16
Nonaccrual assets	0.25	0.59	17	0.22	0.62	12	0.22	0.67	10	0.10	0.53	6	0.05	0.57	2
30+ days past due and nonaccrual assets	0.25	1.04	6	0.29	1.21	4	0.23	1.29	2	0.24	1.19	3	0.15	1.26	3
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.43	15	0.16	0.49	10	0.15	0.52	10	0.07	0.44	7	0.04	0.48	3
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.46	12	0.17	0.52	9	0.15	0.55	9	0.08	0.48	6	0.05	0.52	3
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.17	0.52	12	0.17	0.56	9	0.15	0.60	9	0.10	0.53	8	0.04	0.60	3
Allowance for loan and lease losses	14.77	67.93	5	12.12	65.48	4	10.90	66.66	1	33.62	115.41	10	13.79	118.28	2
Equity capital + allowance for loan and lease losses	1.13	4.43	9	1.16	4.83	9	0.97	4.97	6	0.59	4.28	6	0.25	4.79	2
Tier 1 capital + allowance for loan and lease losses	1.61	5.28	9	1.72	5.98	9	1.40	6.05	6	1.04	5.65	7	0.43	6.16	2
Loans and leases + other real estate owned	0.25	0.88	9	0.23	0.92	7	0.22	0.97	5	0.14	0.85	3	0.06	0.96	2

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0	0.24	5	0.05	0.39	9	0	0.39	3	0.03	0.38	8	0.09	0.42	9
	90+ days past due	0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	28
	Nonaccrual.....	0.16	0.65	11	0.15	0.63	12	0.10	0.76	9	0.04	0.46	6	0.04	0.57	5
Commercial and industrial	30–89 days past due.....	0.01	0.17	8	0.13	0.23	41	0.04	0.23	14	0.61	0.31	83	0.10	0.30	23
	90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....	1.01	0.64	76	0.49	0.75	40	1.04	0.75	73	0.34	0.83	25	0.13	0.76	11
Individuals	30–89 days past due.....	0	0.55	4	0.28	0.58	28	0.02	0.83	10	0.02	0.83	13	0.20	0.84	19
	90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due.....		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.69	24	1.17	0.80	76	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0	0.11	18	0	0.14	12	0.05	0.18	51	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.04	0.35	8	0.12	0.60	13	0	0.65	1	0	0.67	2	0.01	0.71	1
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.07	0.82	6	0.26	0.84	13	0.01	0.89	2	0.13	0.73	9	0.10	0.86	6
Revolving	30–89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0.02	0.45	11	0.03	0.50	10
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.44	1.05	38	1.46	1.27	70	0	1.13	5	0.53	1	43	0.38	1.17	27
Closed-end	30–89 days past due	0.05	0.36	12	0.14	0.61	19	0	0.65	1	0	0.70	1	0	0.75	1
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.02	0.77	3	0.03	0.81	3	0.01	0.87	2	0.02	0.70	2	0	0.84	1
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.02	0.04	34	0.01	0.05	22	0.01	0.04	23	0.02	0.04	36	0	0.06	16
Commercial real estate	30–89 days past due	0	0.14	6	0.05	0.23	27	0	0.26	10	0.03	0.18	19	0.10	0.17	35
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	45
	Nonaccrual	0.12	0.52	16	0.10	0.43	14	0.06	0.62	10	0.04	0.23	16	0.03	0.28	16
Construction and development	30–89 days past due	0	0.12	18	0.22	0.24	63	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0.45	0.25	78	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0.22	0.04	90	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0.45	0.04	95	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.06	28	0.06	0.08	64	0	0.09	44	0	0.08	19	0	0.10	38
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.14	7	0.02	0.20	21	0.01	0.23	16	0.05	0.14	26	0.15	0.17	50
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0.01	0.03	52
	Nonaccrual	0.25	0.66	27	0.17	0.55	17	0.12	0.80	10	0.06	0.28	14	0.05	0.30	15
Owner Occupied	30–89 days past due	0	0.04	10	0.02	0.07	27	0.01	0.07	25	0.02	0.07	25	0.15	0.09	70
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0.01	0.01	58
	Nonaccrual	0.01	0.25	12	0.05	0.24	21	0.04	0.27	15	0.02	0.16	19	0.01	0.17	15
Other	30–89 days past due	0	0.09	12	0	0.11	9	0	0.14	11	0.03	0.07	39	0	0.07	8
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.24	0.40	49	0.12	0.24	42	0.08	0.44	24	0.03	0.10	34	0.04	0.13	35
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	3.08	1.10	84	2.95	1.24	79	3.07	1.13	82	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0	0.63	7	0	0.90	8	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,353,043	2,349,345	2,355,802	1,595,020	1,674,891										
Retained earnings	514,875	337,729	420,076	396,051	300,407										
Accumulated other comprehensive income (AOCI)	26,524	58,224	60,292	21,523	-5,601										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,894,442	2,745,298	2,836,170	2,012,594	1,969,697										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	960,439	980,805	964,598	874,886	888,134										
Accumulated other comprehensive income-related adjustments	26,524	58,224	60,292	21,523	-5,601										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,907,479	1,706,269	1,811,280	1,116,185	1,087,164										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,907,479	1,706,269	1,811,280	1,116,185	1,087,164										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	7,555	24,968										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	7,555	24,968										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	7,555	24,968										
Tier 1 Capital	1,907,479	1,706,269	1,811,280	1,123,740	1,112,132										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	452,219	483,971	472,108	195,187	84,470										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	145,174	174,055	170,667	38,977	40,714										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0		0	0										
Tier 2 capital before deductions	597,393	658,026	642,775	234,164	125,184										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	597,393	658,026	642,775	234,164	125,184										
Exited advanced approach tier 2 capital															
Total capital	2,504,872	2,364,295	2,454,055	1,357,904	1,237,316										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,361,945	15,202,117	20,088,810	11,539,809	11,606,911										
Less: Deductions from common equity tier 1 capital	960,439	980,805	964,598	874,886	888,134										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	19,401,506	14,221,312	19,124,212	10,664,923	10,718,777										
Total risk-weighted assets	16,042,848	15,070,136	15,043,752	9,835,824	9,989,084										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.89	12.66	42	11.32	11.98	39	12.04	12.35	51	11.35	12.11	42	10.88	12.09	36
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.89	13.44	23	11.32	12.72	27	12.04	13.08	37	11.43	12.78	33	11.13	12.85	26
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.61	15.42	62	15.69	14.77	73	16.31	15.23	74	13.81	14.36	51	12.39	14.45	15
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.83	9.11	74	12	9.03	93	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		444,645			305,900			292,565			113,376			110,871		45.36	1016.53

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			4.86					
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.78	11.54	87	15.38	11.35	64	14.07	11.03	59	9.78	11.51	45	9.66	10.22	47			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	30,266	0	0	0	0
Real estate loans.....	25,343	0	0	0	0
Commercial and industrial loans	4,923	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	22,457	22,221	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	30,266	22,457	22,221	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34		0.93			0.87			1.25		0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....	34.77	3.19	85		5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		94,569	114,843	99,432	0	0	0	-17.65
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		94,569	114,843	99,432	0	0	0	-17.65
Retained credit exposure.....		50,901	50,901	50,901	0	0	0	0.00
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		50,901	50,901	50,901	0	0	0	0.00
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.46	0.56	0.50	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0.46	0.56	0.50	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans.....		2.86	1.72	1.73				
Home equity lines.....		0.42	0.32	0.37				
Credit card receivables.....		0	0	0				
Auto loans and other consumer loans.....		0.02	0.03	0.03				
Commercial and industrial loans		11.12	20.90	12.95				
All other loans and leases.....		85.57	77.03	84.92				

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....							
1–4 family residential loans.....	53.82		44.32		51.19		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	53.82		44.32		51.19		
Unused commitments to provide liquidity (servicer advance).....	0		0		0		
Seller's interest carried as securities and loans	0		0		0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	2.67		2.98		2.81		0
Total retained credit exposure and asset sale credit exposure	2.67		2.98		2.81		0
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	0	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 30–89 days past due securitized assets	0	0	0	0	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets percent of securitized assets	0	0	0	0	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.05	0.14	0		
Home equity lines	0	0	0		
Credit card receivables	0	0	0		
Commercial and industrial loans	0.01	0.13	0.04		
All other loans and leases	0	0.04	0.01		
Total managed loans past due 30–89 days	0	0.06	0.01		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines	0	0	0		
Credit card receivables	0	0	0		
Commercial and industrial loans	0	0	0		
All other loans and leases	0	0	0		
Total managed loans past due 90+ days	0	0	0		
Total Past Due Managed Assets	0	0.06	0.01		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	0	0.22		
Home equity lines	0.21	0.26	0.22		
Credit card receivables	0	0	0		
Commercial and industrial loans	0.22	0.30	0.63		
All other loans and leases	0.01	0.02	0.05		
Net Losses on Managed Assets Percent of Total Managed Assets	0.04	0.08	0.13		

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		59,291	29,879	29,885	54,133	16	98.44	538909.09
Dividends		59,287	29,874	29,874	54,118	0	98.46	
Interest		4	5	11	15	16	-20.00	-63.64
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		59,291	29,879	29,885	54,133	16	98.44	538909.09
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		4	7	11	36	41	-42.86	
Total operating income		59,295	29,886	29,896	54,169	57	98.40	538945.45
Operating Expenses								
Personnel expenses		1,911	1,590	3,205	3,106	2,757	20.19	383.80
Interest expense		9,635	6,184	16,184	9,458	5,327	55.81	481.12
Other expenses		2,864	3,523	5,341	4,040	4,773	-18.71	43.13
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		14,410	11,297	24,730	16,604	12,857	27.56	255.45
Income (loss) before taxes		44,885	18,589	5,166	37,565	-12,800	141.46	
Applicable income taxes (credit)		-4,332	-2,920	-6,734	-4,695	-3,680		
Extraordinary items								
Income before undistributed income of subsidiaries		49,217	21,509	11,900	42,260	-9,120	128.82	
Equity in undistributed income of subsidiaries		115,753	-94,860	48,451	117,458	132,460		441.74
Bank subsidiaries		115,753	-94,860	48,451	117,458	132,460		441.74
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		164,970	-73,351	60,351	159,718	123,340		771.75
Memoranda								
Bank net income		175,040	-64,986	78,325	171,576	132,460		719.21
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,100,221	98.12	2,866,989	94.91	3,017,286	96.85	2,217,903	2,068,077	8.14	526.85
Common and preferred stock		3,100,221	98.12	2,866,645	94.90	3,017,286	96.85	2,217,903	2,068,077	8.15	526.92
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	344	0.01	0	0	0	0	-100.00	-100.00
Investment in nonbank subsidiaries		403	0.01	403	0.01	403	0.01	403	875	0.00	30.00
Common and preferred stock		403	0.01	403	0.01	403	0.01	403	875	0.00	30.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		58,371	1.85	151,981	5.03	96,827	3.11	13,717	13,160	-61.59	326.88
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		763	0.02	1,250	0.04	897	0.03	827	814	-38.96	-74.75
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,159,758	100.00	3,020,623	100.00	3,115,413	100.00	2,232,850	2,082,926	4.61	517.65
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		330,248	10.45	354,732	11.74	355,039	11.40	207,187	84,470	-6.90	450.41
Other liabilities		7,918	0.25	3,214	0.11	5,624	0.18	5,111	2,916	146.36	1143.01
Balance due to subsidiaries and related institutions		8,173	0.26	8,030	0.27	8,101	0.26	7,958	25,843	1.78	-20.73
Total liabilities		346,339	10.96	365,976	12.12	368,764	11.84	220,256	113,229	-5.37	388.17
Equity Capital		2,813,419	89.04	2,654,647	87.88	2,746,649	88.16	2,012,594	1,969,697	5.98	538.50
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		931	0.03	930	0.03	931	0.03	586	617	0.11	241.03
Common surplus		2,352,112	74.44	2,348,415	77.75	2,354,871	75.59	1,594,434	1,674,273	0.16	586.97
Retained earnings		433,852	13.73	247,078	8.18	330,555	10.61	396,051	300,408	75.59	352.55
Accumulated other comprehensive income		26,524	0.84	58,224	1.93	60,292	1.94	21,523	-5,601	-54.44	1163.05
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		3,159,758	100.00	3,020,623	100.00	3,115,413	100.00	2,232,850	2,082,926	4.61	517.65
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		8,173	0.26	8,030	0.27	8,101	0.26	7,958	25,843	1.78	-20.73
Notes payable to subsidiaries that issued TPS		10,403	0.33	10,403	0.34	10,403	0.33	10,403	28,961	0.00	4.03
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12	12.64	51	-6.87	4.33	10	2.50	7.29	13	8	9.68	25	7.72	10.40	19
Bank net income / Average equity investment in banks	11.54	12.37	47	-5.34	4.55	10	2.96	7.45	11	7.99	10.51	21	8.14	11.19	18
Nonbank net income / Average equity investment in nonbanks	0	13.40	16	0	7.01	25	0	9.75	17	0	7.89	17	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	106.10	96.24	83		91.35		129.78	88.16	96	107.42	82.22	78	107.39	82.56	79
Nonbank net income / Parent net income	0	3.10	15		6.35		0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	12.31	16.87	47	13.79	20.37	53	13.43	20.06	48	10.94	20.43	49	5.75	20.88	26
Total debt / Equity capital	11.74	11.60	62	13.36	14.50	66	12.93	14.41	63	10.29	14.31	60	4.29	14.69	38
Total debt + notes payable to subs that issued TPS / Equity capital	12.11	13.82	53	13.75	16.78	59	13.31	16.67	55	10.81	16.36	53	5.76	17.10	31
Total debt + Loans guaranteed for affiliate / Equity capital	11.74	11.69	61	13.36	14.81	65	12.93	14.68	62	10.29	14.56	59	4.29	15.14	38
Total debt / Equity capital – excess over fair value	11.74	11.71	62	13.36	14.64	66	12.93	14.52	63	10.29	14.51	60	4.29	14.81	38
Long-term debt / Equity capital	11.74	11.05	62	13.36	13.39	66	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	69.29	39.10	77	67.91	29.33	85	67.95	34.67	78	85.91	28.44	95	52.17	28.63	74
Double Leverage															
Equity investment in subs / Equity capital	110.21	103.07	85	108	103.11	78	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63
Total investment in subs / Equity capital	110.21	108.26	75	108.01	110.49	64	109.87	110.16	72	110.22	111.07	69	105.04	112.48	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.87	0.25	86		0.67		4.49	0.47	95	1.29	0.36	86	0.80	0.35	75
Equity investment in subs – equity cap / Net income-div (X)	1.36	0.83	80		3.93			1.82		1.94	1.22	79	0.80	1.22	48
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	86.44	138.64	26	79.86	143.95	21	35.15	136.59	3	84.36	177.68	14	29.07	162.34	3
Cash from ops + noncash items + op expense / Op expense + dividend	98.71	130.64	34	78.69	154.33	22	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	61.70	103.17	32	436	148.07	92	179.57	134.08	78	101.29	116.34	35	69.38	103.19	19
Pretax operating income + interest expense / Interest expense	565.85	1,479.01	34	400.60	2,733.67	29	131.92	2,016.32	15	497.18	1,968.54	27	-140.29	2,898.75	2
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	557.92	1,667.11	33	389.37	1,374.36	28	131.13	1,539.23	14	451.70	1,632.83	24	-90.59	1,369.37	1
Dividends + interest from subsidiaries / Interest expense + dividends	85.74	153.06	28	82.86	169.52	23	31.10	150.43	4	85.48	210.80	11	0.30	188.90	1
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.86	3.64	43	5.04	3.69	67	3.12	3.85	52	0.63	2.64	42	0.64	2.61	41
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	120.94	78.46	83	138.89	73.92	89	671.44	81.10	97	127.47	57.84	90			57.26
Dividends declared / Net income	36.08	25.30	75		60.26		132.39	42.29	97	33.73	33.08	52	0		27.33
Net income – dividends / Average equity.....	7.67	9.64	40	-9.67	1.15	9	-0.81	4.14	10	5.30	6.46	32	7.72		7.33
Percent of Dividends Paid															
Dividends from bank subsidiaries	99.61	139.49	36	100	166.94	35	37.39	132.17	20	100.47	178.13	26			157.73
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19			7.13
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42			16.86
Dividends from all subsidiaries	99.61	193.08	27	100	205.70	26	37.39	174.85	8	100.47	260.40	14			215.26
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	33.87	36.56	47		82.59		38.14	60.28	30	31.54	66.55	21	0		60.71
Interest income from bank subsidiaries.....	0	0.11	52		0.58		0.01	0.36	51	0.01	0.54	45	0.01		0.52
Management and service fees from bank subsidiaries	0	0.90	37		3.18		0	1.47	37	0	1.55	36	0		1.88
Other income from bank subsidiaries.....	0	0	46		0.01		0	0	46	0	0	46	0		0.47
Operating income from bank subsidiaries	33.87	38.35	46		98.26		38.16	62.88	29	31.55	69.36	18	0.01		63.43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95				51.40
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25				18.56
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92				2.96
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06				0.15
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41				99.33
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23				48.56
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54				3.95
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36				0.43
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29				0.01
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49				61.19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.99	67.82	90	99.96	66.84	86	99.93	69.76	88	99.91	67.32	91	0		65.18
Interest income from bank subsidiaries.....	0.01	0.39	50	0.02	1.06	48	0.04	0.63	49	0.03	0.80	45			0.92
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0		2.01
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0		0.02
Operating income from bank subsidiaries	99.99	81.78	88	99.98	81.90	78	99.96	82.20	84	99.93	78.80	86			74.20
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0		2.57
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0		2.32
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0		0.03
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0		0.02
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0		7.64
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0		5.15
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0		0.37
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0		0
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0		0
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0		6.79
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37				87.87
Loans and advances from subsidiaries / Total debt	2.47	28.31	31	2.26	33.86	33	2.28	27.08	33	3.84	28.33	33	30.59		26.53